

~~MAY CONSIDER AND USE AS A BASIS FOR CANCELING OR REFUSING TO RENEW COVERAGE OR REFUSING TO UNDERWRITE UNDER THIS SECTION.~~

(d) (1) With respect to automobile liability insurance, an insurer may not:

[(1)] (I) cancel, refuse to renew, or otherwise terminate coverage for an automobile insurance risk because of a CLAIM, traffic violation [or], OR TRAFFIC accident, OR CLAIM that occurred more than 3 years before the effective date of the policy or renewal; or

[(2)] (II) refuse to underwrite an automobile insurance risk because of a CLAIM, traffic violation [or], OR TRAFFIC accident, OR CLAIM that occurred more than 3 years before the date of application.

(2) WITH RESPECT TO HOMEOWNER'S INSURANCE, AN INSURER MAY NOT:

(I) CANCEL, REFUSE TO RENEW, OR OTHERWISE TERMINATE COVERAGE FOR A HOMEOWNER'S INSURANCE RISK BECAUSE OF A CLAIM THAT OCCURRED MORE THAN 3 YEARS BEFORE THE EFFECTIVE DATE OF THE POLICY OR RENEWAL; OR

(II) REFUSE TO UNDERWRITE A HOMEOWNER'S INSURANCE RISK BECAUSE OF A CLAIM THAT OCCURRED MORE THAN 3 YEARS BEFORE THE DATE OF APPLICATION.

(3) PARAGRAPHS (1) AND (2) OF THIS SUBSECTION DO NOT APPLY TO A CLAIM INVOLVING CONVICTION OF THE INSURED OR APPLICANT FOR FRAUD OR ARSON.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 1999.

Approved May 13, 1999.

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**CHAPTER 367**

**(Senate Bill 565)**

AN ACT concerning

**Real Estate Brokers - Continuing Education**

FOR the purpose of clarifying the continuing education requirements of certain real estate brokers; requiring certain real estate brokers to take a continuing education course that outlines federal, State, and local fair housing laws and regulations, including fair housing advertising; and generally ~~dealing with~~ relating to the continuing education requirements of real estate brokers.

BY repealing and reenacting, with amendments,  
Article - Business Occupations and Professions